

**UNITED STATES BANKRUPTCY APPELLATE PANEL**

**OF THE NINTH CIRCUIT**

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In re: LUCIO CHAGOLLA; MARIA D  
HERNANDEZ MURUETA

Debtors

BAP No. NC-15-1142-JuKuW

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LUCIO CHAGOLLA; MARIA D  
HERNANDEZ MURUETA

Bankr. No. 08-57523  
Chapter 13

Appellants

v.

February 9, 2016

JP MORGAN CHASE BANK N.A.

Appellee

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**JUDGMENT**

ON APPEAL from the United States Bankruptcy Court for California Northern - San Jose.

THIS CAUSE came on to be heard on the record from the above court.

ON CONSIDERATION WHEREOF, it is ordered and adjudged by this Panel that the judgment of the Bankruptcy Court is **REVERSED AND REMANDED.**

**FOR THE PANEL,**

Susan M Spraul  
Clerk of Court

By: Freddie Brown, Deputy Clerk